

**IN THE CLAIMS:**

**1. (Original)** A method for risk classification of a prospective insured, said method comprising:

accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;

wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

**2. (Original)** The method of claim 1, wherein the risk classification relates to automobile insurance.

**3. (Original)** The method of claim 1, wherein the risk classification relates to malpractice of a medical professional.

**4. (Original)** The method of claim 1, wherein the risk classification relates to worker's compensation insurance.

**5. (Original)** The method of claim 1, wherein the personality traits relate at least to one of (a) impulsivity, (b) locus of control, (c) self-esteem, (d) invulnerability, (e) hostility, (f) anger, (g) trust, (h) social desirability, and (i) thoroughness in decision making.

**6. (Original)** The method of claim 2, wherein classifying the prospective insured further includes consideration of one or more variables selected from a group consisting of age, gender, annual mileage, and driving experience.

**7. (Original)** The method of claim 1, further comprising calculating an insurance rate for the prospective insured based on the risk group into which the prospective insured was classified.

**8. (Original)** The method of claim 1, further comprising collecting the data regarding the personality traits of the prospective insured from the prospective insured.

**9. (Original)** The method of claim 8, wherein collecting the personality trait data includes administering a questionnaire to the prospective insured and recording replies provided by the prospective insured in response to one or more survey statements on the questionnaire.

**10. (Original)** The method of claim 1, further comprising:  
accessing data regarding one or more character traits of the prospective insured to develop character trait data; and  
classifying the prospective insured into one of the plurality of risk groups based on the character trait data of the prospective insured.

**11. (Amended)** A method of risk classification for automobile insurance, said method comprising:

accessing data regarding answers provided by a driver to one or more survey statements selected from a group consisting of, ~~for example~~ in substance:

“I don’t find it particularly difficult to get along with loud mouthed, obnoxious people”;  
“In comparison to others my age, I have a less than average chance of having a heart attack”;  
“I usually think carefully before doing anything”; and  
“In comparison to others my age, I have a less than average chance of being fired from a job.”

**12. (Amended)** A method of risk classification for a driver, said method comprising:  
accessing data regarding answers provided by the driver to one or more survey statements  
selected from a group consisting of, in substance:

“I don’t find it particularly difficult to get along with loud mouthed, obnoxious people”;  
“In comparison to others my age, I have a less than average chance of having a heart attack”;  
“I usually think carefully before doing anything”; and  
“In comparison to others my age, I have less than average chance of being fired from a job”;

and

classifying the driver into one of a plurality of risk groups based on the data regarding the  
answers.

**13. (Original)** A method of devising a questionnaire for use in risk assessment of a  
prospective insured, said method comprising:

collecting data from a plurality of survey respondents, said data including an indication of  
a number of claims reported by each of the survey respondents and a plurality of personality  
traits for said each of the survey respondents;

correlating sets of the personality traits with the number of claims; and

selecting one or more traits among the set of personality traits based on a correlation with  
the number of claims;

wherein the risk classification relates to at least one of automobile insurance,  
insurance covering malpractice of a medical professional and worker’s compensation  
insurance.

**14. (Original)** A method for risk classification of a prospective insured, said method  
comprising:

accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;

wherein the personality traits relate at least to one of (a) impulsivity, (b) locus of control, (c) self-esteem, (d) invulnerability, (e) hostility, (f) anger, (g) trust, (h) social desirability, and (i) thoroughness in decision making; and

wherein the risk classification relates to at least one of accident insurance and a likelihood of filing an accident insurance claim.

**15. (Original)** The method of claim 14, wherein the risk classification relates to accident insurance.

**16. (Original)** The method of claim 14, wherein the risk classification relates to a likelihood of filing an insurance claim.

**17. (Original)** A computer-readable medium bearing instructions for risk assessment of a prospective insured, wherein said instructions are arranged, when executed by one or more processors, to cause the one or more processors to perform the steps of:

accessing data regarding personality traits of the prospective insured; and classifying the prospective insured into one of a plurality of risk groups based on the accessed data regarding the personality traits of the prospective insured;

wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

**18. (Original)** A method for risk classification of a prospective insured, said method comprising:

accessing data regarding one or more personality traits of the prospective insured to develop personality trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured;

wherein the personality traits relate to at least one of locus of control, hostility, social desirability, and thoroughness in decision making.

**19. (Original)** The method of claim 18, wherein the personality traits relate to at least two of locus of control, hostility, social desirability, and thoroughness in decision making.

**20. (Original)** The method of claim 19, wherein the personality traits relate to at least three of locus of control, hostility, social desirability, and thoroughness in decision making.

**21. (Original)** A method for risk classification of a prospective insured, said method comprising:

accessing answers to a number of items, the items regarding one or more personality traits of the prospective insured, to develop personality trait data;

applying an anti-faking technique to the item answers to determine a reliability factor of the personality trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the personality trait data of the prospective insured and the reliability factor.

**22. (Original)** The method of claim 21, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

**23. (Original)** The method of claim 21, wherein the reliability factor is derived by at least one of (1) using one or more personality trait items that embed anti-faking measures, (2) using multiple personality trait items designed to measure a particular trait, (3) using one or more personality trait items designed to measure the likelihood that an individual is honest, (4) using multiple questionnaire variants each containing different combinations of personality trait items, (5) administering multiple questionnaires containing personality trait items to a prospective insured, (6) indicating to a prospective insured that a subsequent interview concerning a questionnaire is likely, (7) administering follow-up interviews to a prospective insured if a reliability flag is raised by an answer of a prospective insured, (8) monitoring the continued viability of a particular questionnaire in and (9) monitoring the continued viability of a particular item.

**24. (Original)** A method for risk classification of a prospective insured, said method comprising:

accessing data regarding one or more character traits of the prospective insured to develop character trait data; and

classifying the prospective insured into one of a plurality of risk groups based on the character trait data of the prospective insured.

**25. (Original)** The method of claim 24, wherein the character traits relate at least to one of (a) honesty, and (b) moral development.

**25. 26. (Amended)** The method of claim 24, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

**26. 27. (Amended)** The method of claim 25, wherein the risk classification relates to at least one of automobile insurance, insurance covering malpractice of a medical professional and worker's compensation insurance.

**28. (New)** The method of claim 21, wherein the reliability factor is derived by at least two of (1) using one or more personality trait items that embed anti-faking measures, (2) using multiple personality trait items designed to measure a particular trait, (3) using one or more personality trait items designed to measure the likelihood that an individual is honest, (4) monitoring the continued viability of a particular questionnaire and (5) monitoring the continued viability of a particular item.

**29. (New)** The method of claim 21, wherein the reliability factor is derived by at least using one or more personality trait items that embed anti-faking measures.

**30. (New)** The method of claim 21, wherein the reliability factor is derived by at least using multiple personality trait items designed to measure a particular trait.

**31. (New)** The method of claim 21, wherein the reliability factor is derived by at least using one or more personality trait items designed to measure the likelihood that an individual is honest.

**32. (New)** The method of claim 23, wherein the reliability factor is derived by at least monitoring the continued viability of a particular questionnaire.

**33. (New)** The method of claim 23, wherein the reliability factor is derived by at least monitoring the continued viability of a particular item.